guaranteed payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmit a rejection of said conditional purchase offer to said customer; and

take an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

99. The system of claim 98, wherein said conditional purchase offer includes an expiration date.

100. The system of claim 98, wherein said seller inventory and pricing information includes seller-defined rules.

101. The system of claim 98, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

102. The system of claim 98, wherein said financial account is a debit account.

103. The system of claim 98, wherein said financial account is a credit account.

104. The system of claim 98, wherein said processor is further operative with said program to pre-authorize said offer price of said conditional purchase offer with a financial clearinghouse.

105. The system of claim 98, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

106. The system of claim 98, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.

107. The system of claim 106, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.

108. The system of claim 98, wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price.

109. The system of claim 98, wherein said action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.

110. A method for using a computer to process the sale of goods or services, comprising:

receiving a conditional purchase offer including an offer price from a customer for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmitting a rejection of said conditional purchase offer to said customer; and

taking an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

111. The method of claim 110, wherein said conditional purchase offer includes an expiration date.

112. The method of claim 110, wherein said seller inventory and pricing information includes seller-defined rules.

113. The method of claim 110, wherein the seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

114. The method of claim 110, wherein said financial account is a debit account.

115. The method of claim 110, wherein said financial account is a credit account.

116.   The method of claim 110, further comprising pre-authorizing said offer price of said conditional purchase offer with a financial clearinghouse.

117.   The method of claim 110, wherein said payment for said goods or services is guaranteed.

118.   The method of claim 110, further comprising authenticating said conditional purchase offer prior to consideration thereof.

119.   The method of claim 118, wherein said authenticating of said conditional purchase offer includes acceptance of a customer credit card number.

120.   The method of claim 110, wherein said taking an action includes limiting additional conditional purchase offers containing a progressively increasing price.

121.   The method of claim 110, wherein said taking an action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.

122.   The method of claim 110, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

123.   A method for using a computer to process the sale of goods or services, comprising:

receiving a first conditional purchase offer including an offer price from a customer for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;

comparing said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmitting a rejection of said first conditional purchase offer to said customer; and

taking an action to deter the customer from submitting a second conditional

purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer.

124. The method of claim 123, wherein said seller inventory and pricing information includes seller-defined rules.

125. The method of claim 123, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.

126. The method of claim 123, wherein said financial account is a debit account.

127. The method of claim 123, wherein said financial account is a credit account.

128. The method of claim 123, wherein said payment for said goods or services is guaranteed.

129. The method of claim 123, further comprising authenticating said first conditional purchase offer prior to consideration thereof.

130. The method of claim 129, wherein said authenticating of said first conditional purchase offer includes acceptance of a customer credit card number.

131. The method of claim 123, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

132. A system, comprising:

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a first conditional purchase offer including an offer price from a customer for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;

compare said first conditional purchase offer with seller inventory and pricing

information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmit a rejection of said

first conditional purchase offer to said customer; and

take an action to deter the customer from submitting a second conditional

purchase offer with an increased offer price for said goods or services within a predetermined

period of time after transmitting a rejection of said first conditional purchase offer.

133.   The system of claim 132, wherein said seller inventory and pricing information includes

seller-defined rules.

134.   The system of claim 132, wherein said seller inventory and pricing information is stored

in at least one of: a computer reservation system and an airline reservation system.

135.   The system of claim 132, wherein said financial account is a debit account.

136.   The system of claim 132, wherein said financial account is a credit account.

137.   The system of claim 132, wherein said payment for said goods or services is guaranteed.

138.   The system of claim 132, wherein said processor is further configured to authenticate said

first conditional purchase offer prior to consideration thereof.

139.   The system of claim 132, wherein said goods or services includes at least one of: an

airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

REMARKS

This Preliminary Amendment is submitted prior to examination of the instant patent

application. Claims 98-139 are pending in the application. Claim 1 has been canceled. New

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